

Fill in this information to identify the case:

Debtor 1 Barbara A Stark

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Western District Of Pennsylvania

Case number 17-24172

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank, National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as successor to LaSalle Bank National Association, as Trustee for EMC Mortgage Loan Trust 2006-A, Mortgage Pass-Through Certificates, Series 2006-A

Court claim no. (if known): 2

Last four digits of any number you use to identify the debtor's account: 7848

Date of payment change: 03/01/2023

Must be at least 21 days after date of this notice

New total payment: \$ 842.69

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$474.49

New escrow payment: \$544.49

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Debtor1 Barbara A Stark

First Name

Middle Name

Last Name

Case Number (If known): 17-24172

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Brian C. Nicholas

Signature

Date December 12, 2022

Print: Brian C. Nicholas ATT ID: 317240

First Name

Middle Name

Last Name

Title Attorney for Creditor

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